THE MINISTER OF WATER RESOURCES (SHRI PRIYA RANJAN DASMUNSI): (a) Yes, Sir. As reported by the State Government of Bihar, several panchayats of Gogri-block of Khagaria district in Bihar have been affected by floods in July, 2004.

(b) Flood Management being a State subject, it is the primary responsibility of the State Government concerned for the execution of rescue and relief operations. The Government of India supplements the efforts of the State Governments, where necessary, by extending financial and logistic support as per the provisions of the Eleventh Finance Commission. For this purpose, the Finance Commission has allocated certain amount under Calamity Relief Fund (CRF) to each State. Assistance for calamity of severe nature is also provided from National Calamity Contingency Fund (NCCF) after following the laid down procedure. During the current year 2004-05, besides releasing Rs.90.12 crore under CRF, an amount of Rs. 55 crore has been provided to the State Government from NCCF.

Providing relief at the ground level comes within the purview of the State Government. Further, the State Government has informed that presently there is no such scheme either under execution or envisaged for construction of platforms with roofs. However, the Government of India has constituted a Task Force to look into the problem of recurring floods in various States including Bihar.

Investor Education and Protection Fund

*404. SHRIMATI SARLA MAHESHWARI: Will the Minister of FINANCE be pleased to state:

(a) the amount structure of the Investor Education Fund available with the Securities and Exchange Board of India (SEBI);

(b) to what extent SEBI has utilised the available funds for this purpose; and

(c) whether Government are considering transferring the Investor Education and Protection Fund (IEPF) available with the Department of Company Affairs to the SEBI?

THE MINISTER OF FINANCE (SH. P. CHIDAMBARAM): (a) and (b) Currently, no Investor Education Fund is available with Securities and Exchange Board of India.

(c) SEBI has made a request for a rotating corpus of Rs. fifty crores from the Investor Education and Protection Fund with a view to sustain the Investor Education Campaign of SEBI. No final decision in the matter has been taken.

Rural and urban share in bank deposits

*405. SHRI MOTILAL VORA: Will the Minister of FINANCE be pleased to state:

(a) the rural and urban share in bank deposits, at present;

(b) the amount of loans provided by banks in rural areas;

(c) whether Government propose to provide more loans for rural areas; and

(d) if so, the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) The Reserve Bank of India (RBI) has reported that the share of rural, semi-urban and urban (including Metropolitan) areas in banks' deposits during the year 2003-04 was 12.86%, 17.62% and 69.52%, respectively. The bank credit given to the rural areas during the said period was Rs. 85,224 crores (approx) representing 9.56% of the total credit.

(c) and (d) Pursuant to the Agriculture Credit Policy announced by Government on June 18, 2004, the RBI has advised all Scheduled Commercial Banks and NABARD to all Cooperative Banks to enhance agricultural credit during the year 2004-05. Keeping in view the Government's goal of significantly improving flow of credit and covering additional farmers under institutional credit, the aforesaid policy envisages the following measures:—

(i) Rescheduling/restructuring loans of distressed farmers;

(ii) One Time Settlement (OTS) for small and marginal farmers;

(iii) Fresh finance for farmers whose earlier debts have been settled through compromise or write off; and

(iv) Relief measures for farmers indebted to non-institutional lenders.

The RBI and NABARD have issued guidelines in this behalf, on 24th June and 29th June 2004, respectively to Schedule Commercial Banks